



STATE OF HAWAII
DIVISION OF FINANCIAL INSTITUTIONS
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

COMPARATIVE STATEMENTS OF CONDITION

June 30, 2002, December 31, 2001, and June 30, 2001

The following comparative statements of condition relate to state-chartered banks and financial services loan companies. The statements are issued, pursuant to Section 412:2-104(f), Hawaii Revised Statutes.

The financial statements of the individual institutions as shown on the following reports have been summarized from the reports filed by the institutions with the Division of Financial Institutions. The reports are unaudited and prepared on a regulatory basis of accounting. The reports have not been examined by the Division for fairness of presentation and should not be considered to be fairly presented in accordance with generally accepted accounting principles.

COMPARATIVE STATEMENT OF CONDITION OF STATE-CHARTERED BANKS
As at the Close of Business
JUNE 30, 2002, DECEMBER 31, 2001, and JUNE 30, 2001
(000 Omitted)

	Fed Funds Sold and Loans & Leases *	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Other Assets	Cash and Due from Banks	Total Assets
Bank of Hawaii	\$5,282,103	\$2,126,477	\$185,776	\$16,494	\$397,207	\$1,652,221	\$9,660,278
Central Pacific Bank	1,251,005	439,469	59,387	84	69,672	113,134	1,932,751
City Bank	1,103,172	304,347	16,515	3,216	84,643	45,720	1,557,613
First Hawaiian Bank	5,602,111	1,277,167	160,508	12,977	1,353,732	462,169	8,868,664
TOTALS JUNE 30, 2002	\$13,238,391	\$4,147,460	\$422,186	\$32,771	\$1,905,254	\$2,273,244	\$22,019,306
TOTALS DEC. 31, 2001	\$13,568,174	\$4,165,684	\$435,114	\$34,621	\$2,351,487	\$2,003,270	\$22,558,350
TOTALS JUNE 30, 2001	\$15,006,302	\$4,096,507	\$496,736	\$57,902	\$1,537,232	\$1,403,979	\$22,598,658
LIABILITIES & CAPITAL	Deposits	Other Liabilities			Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Bank of Hawaii	\$6,599,054	\$1,939,985			\$1,121,239		\$9,660,278
Central Pacific Bank	1,559,039	216,558			157,154		1,932,751
City Bank	1,147,871	268,918			140,824		1,557,613
First Hawaiian Bank	6,268,042	907,458			1,693,164		8,868,664
TOTALS JUNE 30, 2002	\$15,574,006	\$3,332,919			\$3,112,381		\$22,019,306
TOTALS DEC. 31, 2001	\$15,763,268	\$3,784,136			\$3,010,946		\$22,558,350
TOTALS JUNE 30, 2001	\$16,027,674	\$4,377,029			\$2,193,955		\$22,598,658
Comments: Information from the published Statements of Condition. * Net of Allowance for Bad Debts. State-Chartered Banks: 4 Branches & Facilities: 202							

COMPARATIVE STATEMENT OF CONDITION OF
STATE-CHARTERED FINANCIAL SERVICES LOAN COMPANIES THAT ISSUE INVESTMENT CERTIFICATES
As at the Close of Business
JUNE 30, 2002, DECEMBER 31, 2001, and JUNE 30, 2001
(000 Omitted)

ASSETS	Net Loans	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Cash on Hand & in Banks	Other Assets	Total Assets
Finance Factors, Ltd.	\$282,846	\$148,145	\$1,081	\$4,007	\$7,589	45,817	\$489,485
GECC Financial Corporation	91	8,849	-	-	208	23	9,171
TOTALS JUNE 30, 2002	\$282,937	\$156,994	\$1,081	\$4,007	\$7,797	\$45,840	\$498,656
TOTALS DEC. 31, 2001	\$292,006	\$157,734	\$1,481	\$3,739	\$3,564	\$29,650	\$488,174
TOTALS JUNE 30, 2001	\$310,515	\$155,348	\$1,894	\$4,330	\$3,118	\$21,037	\$496,242
LIABILITIES & CAPITAL	Borrowed Money	Investment Certificates	Other Liabilities		Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Finance Factors, Ltd.	\$19,185	\$416,770	\$2,905		\$50,625		\$489,485
GECC Financial Corporation	3,486	519	607		4,559		9,171
TOTALS JUNE 30, 2002	\$22,671	\$417,289	\$3,512		\$55,184		\$498,656
TOTALS DEC. 31, 2001	\$23,090	\$406,341	\$3,380		\$55,363		\$488,174
TOTALS JUNE 30, 2001	\$34,486	\$404,050	\$4,236		\$53,470		\$496,242
Comments: Information from the published Statements of Condition. State-Chartered Financial Services Loan Companies Issuing Investment Certificates: 2 Branches & Facilities: 16							